

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Bruce Bent; Bruce Bent II
Serial No. :
Filing Date :
Title of Invention : **MONEY FUND BANKING SYSTEM WITH MULTIPLE BANKS AND/OR RATES**
Attorney Docket : 1800-002A

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY under 37 C.F.R. 1.27(b) AS INDEPENDENT INVENTOR

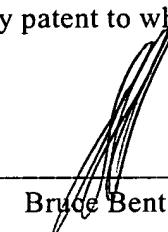
Bruce Bent and Bruce Bent II, applicants of the above-referenced application, hereby each separately declares that I am an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the above entitled invention.

I have not assigned, granted, conveyed, or licensed and is under no obligation under contract or law to assign, grant, convey, or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.38(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Date: 9/21/00


Bruce Bent

Date: 9/21/00


Bruce Bent II

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, correspondence address, and citizenship, are as stated below next to my name and signature.

I believe I the original, first, and sole inventor (if only one name is below) or an original, first, and joint inventor (if more than one name is below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **MONEY FUND BANKING SYSTEM WITH MULTIPLE BANKS AND/OR RATES**, the specification of which is filed herewith.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

Priority Claim: I hereby claim priority under 35 U.S.C. § 119, § 120, § 121, and/or § 365 as applicable to the following application(s): serial number 09/176,340, filed 21 October 1998.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a). Insofar as the subject matter claimed herein was not disclosed in said prior U.S. application(s) commensurate with 35 U.S.C. 112, ¶ 1, I acknowledge the duty under § 1.56(a) to disclose such information occurring between the filing date of said application(s) and the instant application.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected therewith, Hopgood, Calimafde, Judlowe & Mondolino LLP, a firm consisting of Roy C. Hopgood, Reg. No. 15,245; John M. Calimafde, Reg. No. 16,895; Stephen B. Judlowe, Reg. No. 21,049; Francis J. Murphy, Reg. No. 24,537; Dennis J. Mondolino, Reg. No. 27,148; Ira B. Winkler, Reg. No. 29,223;

James M. Bollinger, Reg. No. 32,555; Brian P. Murphy, Reg. No. 34,986; and Bradley N. Ruben, Reg. No. 32,058.

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New York, New York 10165

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first joint inventor: **Bruce Bent**

Inventor's Signature

Date

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9/21/02

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Full name of second joint inventor: **Bruce Bent II**

Inventor's Signature

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